

ACH Processing

PRODUCT BENEFITS AND FEATURES



NATIONAL MERCHANT CENTER



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VIRTUAL TERMINAL Sign Off This Account Account Properties

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SCHEDULE New Recurring Payment

This service will allow you to schedule recurring (repeated) ACH payments automatically in a timely manner specified by you. ACH Account orders can only be accepted for United States banks. Orders drawn on accounts with non-US banks will be rejected. Colored fields with symbol * denotes required fields.

Account Information	
Account Type	<input type="text" value="Checking Account"/>
Bank Routing #	<input type="text"/> <small>Where to find routing# *</small> Your client or customer's bank routing number.
Account #	<input type="text"/> <small>* Your client or customer's Bank Account Number without space or hyphen</small>
Name on Account	<input type="text"/> <small>* Your client or customer's name on account</small>

Order Information	
Description	<input type="text" value="ACH"/> <small>* Purpose of transactions</small>
Amount	\$ <input type="text"/> <small>* Enter payment amount including cents. example: 19.45 or 20.00</small>
Reference#	<input type="text"/> <small>* User's unique Ref. ID (Invoice #, Order # or Acct. #)</small>

Schedule Information	
Select Occurrence	<input type="text" value="Daily"/>
Set Option	Every <input type="text" value="1"/> day(s)
Duration	Start Date <input type="text" value="1/19/2008"/> <small>* Please enter start date with format (MM/DD/YYYY)</small>
	<input type="radio"/> End Date <input type="text"/> <small>* Please select end date or enter date with format (MM/DD/YYYY)</small>
	<input checked="" type="radio"/> No End Date

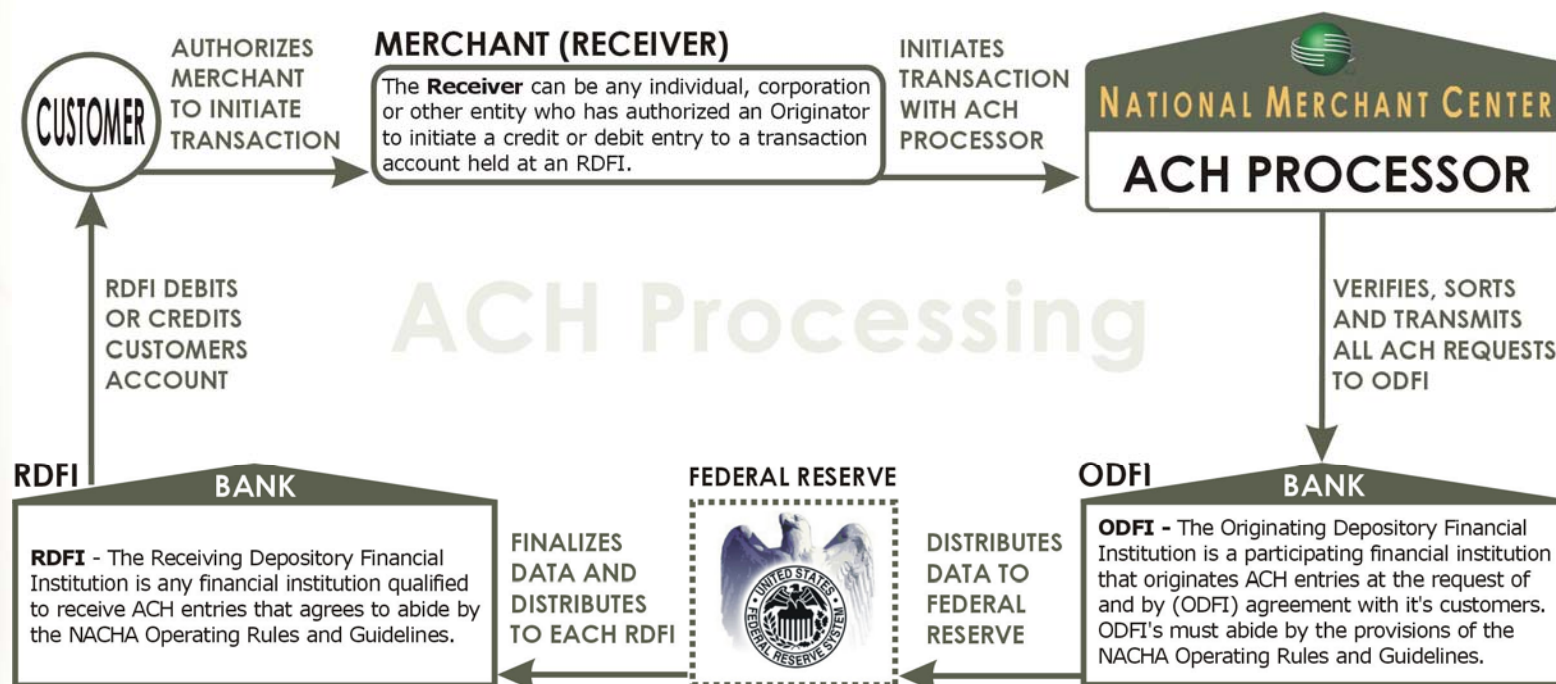
ACH Overview

ACH stands for Automated Clearing House and is an electronic payment network used by individuals, businesses, financial institutions and government agencies. ACH Processing allows funds to be debited/credited to a company's or individual's bank account electronically. It simplifies the billing process for one-time payments or recurring billing. The following facts show the rapid growth of organizations using the ACH product over the last two years.

- In Q3 of 2007, the ACH network volume increased by 11.7%
- 16 billion commercial (non-government) ACH transactions were performed in 2006
- ACH transaction dollars totaled \$33.7 trillion in 2006
- Internet-initiated ACH payments (Web payments) grew to 1.8 billion in 2006, a 35% increase from the previous year
- The number of direct deposits grew by 5.5% to 4.7 billion in 2006
- The total number of business-to-business ACH payments grew to 2.3 billion in 2006



How ACH Works



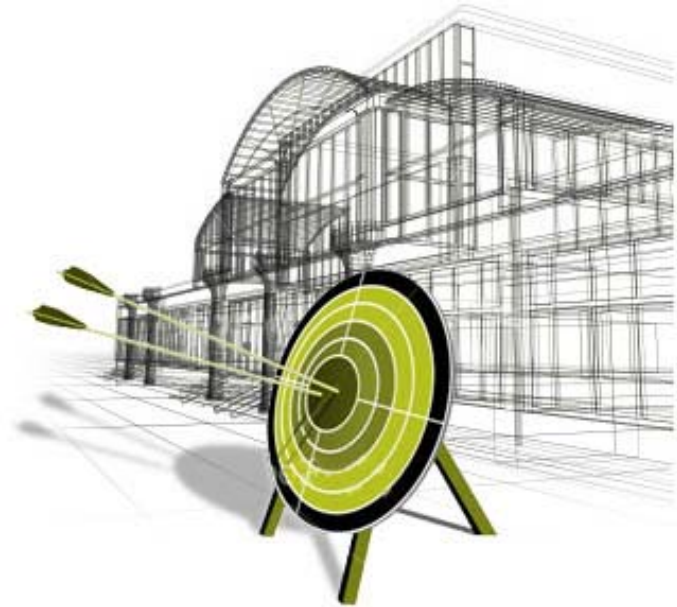
The ACH network electronically moves money from one individual to another. The process is governed by NACHA, The National Automated Clearing House Association (www.nacha.org), which provides operating rules and business processes.



ACH Target Markets

ACH Processing is an excellent payment solution for businesses that provide ongoing service, have monthly/annual memberships or are e-commerce based, such as...

- Medical Offices
- Law Offices
- Direct Sales / Network Marketing
- Insurance Companies
- Utility Companies
- Contractors / Landscaping
- Limousine / Logistic Services
- Schools / Day Care Centers
- Art Galleries
- Gyms / Sport Facilities
- Home Security Companies



8855 Research Drive, Irvine, CA 92618
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ACH Agent Benefits

- Provide your merchants that use check processing or recurring billing with a comprehensive payment solution
- Create a new revenue stream with no maintenance
- Offer your merchants an easy to use NMC Virtual Terminal (VT) created to simplify ACH payments
- Already located on the Virtual Terminal, ACH Processing is easy to setup for your merchants and allows them to process ACH payments along with credit cards, checks, gift and loyalty cards
- Utilize a 24/7 comprehensive reporting system for both agents and merchants
- NMC Agent and Merchant Support Teams are standing by to assist



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ACH Merchant Benefits

- Accept payments via phone or Internet directly from your customers bank account
- Provide better customer service by offering an additional method to collect
- Save time invoicing and collecting payments
- Increase customer loyalty
- Obtain automatic payment receipts for any ACH transaction
- Eliminate duplicate data entry and additional trips to the bank



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ACH Customer Benefits

- Eliminate the need to use checks and pay for postage
- Enable automated recurring billing from a bank account



- ACH is an easy payment solution for customers who don't have a credit card
- Bills can be paid over the phone or online



Summary

We know that you are a great asset to us at NMC and we are always working hard to increase product ranges, profitability and convenience to help increase your business.

ACH Processing is an easy, profitable and beneficial product that will give your merchants an advantage in the business world. Start offering ACH Processing today to your merchants!

From all of us at

NATIONAL MERCHANT CENTER,

we appreciate your time.



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